



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [ALLY FINANCIAL INC.](#)

City/State [DETROIT, MI](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [179,184,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ALLY FINANCIAL INC.](#)
[500 WOODWARD AVENUE](#)
[DETROIT, MI 48226](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	4,875,000	5,035,000	6,671,000	7,449,000	6,800,000	-3.18	25.90
Income from lease financing receivables.....	18,000	15,000	21,000	18,000	13,000	20.00	157.14
Fully taxable income on loans and leases.....	4,893,000	5,050,000	6,692,000	7,467,000	6,813,000	-3.11	26.14
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	4,893,000	5,050,000	6,692,000	7,467,000	6,813,000	-3.11	26.14
Investment interest income (tax equivalent).....	421,000	564,000	697,000	893,000	735,000	-25.35	36.69
Interest on balances due from depository institutions.....	12,000	19,000	24,000	62,000	60,000	-36.84	20.00
Interest income on other earning assets.....	16,000	38,000	47,000	82,000	71,000	-57.89	6.67
Total interest income (tax equivalent).....	5,342,000	5,671,000	7,460,000	8,504,000	7,679,000	-5.80	26.83
Interest on time deposits of \$250K or more	65,000	108,000	142,000	140,000	79,000	-39.81	
Interest on time deposits < \$250K.....	426,000	873,000	1,093,000	1,232,000	832,000	-51.20	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	329,000	604,000	716,000	1,165,000	823,000	-45.53	14.24
Interest on other borrowings and trading liabilities.....	632,000	966,000	1,228,000	1,642,000	1,738,000	-34.58	-49.60
Interest on subordinated debt and mandatory convertible securities	47,000	47,000	63,000	63,000	164,000	0.00	-53.00
Total interest expense.....	1,499,000	2,598,000	3,242,000	4,242,000	3,636,000	-42.30	-23.36
Net interest income (tax equivalent).....	3,843,000	3,073,000	4,218,000	4,262,000	4,043,000	25.06	70.35
Non-interest income.....	2,641,000	2,248,000	3,146,000	2,945,000	2,933,000	17.48	-18.29
Adjusted operating income (tax equivalent)	6,484,000	5,321,000	7,364,000	7,207,000	6,976,000	21.86	18.15
Overhead expense.....	3,806,000	3,595,000	4,913,000	4,482,000	4,380,000	5.87	0.79
Provision for credit losses.....	34,000	1,337,000	1,439,000	998,000	918,000		-94.77
Securities gains (losses)	82,000	167,000	171,000	79,000	11,000	-50.90	-43.45
Other tax equivalent adjustments	-2,000	0	2,000	0	61,000		
Pretax net operating income (tax equivalent).....	2,959,000	561,000	1,420,000	1,971,000	1,689,000	427.45	144.95
Applicable income taxes	549,000	159,000	328,000	246,000	359,000	245.28	63.39
Tax equivalent adjustments	3,000	3,000	6,000	4,000	67,000	0.00	-57.14
Applicable income taxes (tax equivalent).....	552,000	162,000	334,000	250,000	426,000	240.74	60.93
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	2,407,000	399,000	1,086,000	1,721,000	1,263,000	503.26	178.27
Discontinued operations, net of applicable income taxes.....	1,000	-1,000	-1,000	-6,000	0		
Net income attributable to holding company.....	2,408,000	398,000	1,085,000	1,715,000	1,263,000	505.03	194.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,408,000	398,000	1,085,000	1,715,000	1,263,000	505.03	194.02
Investment securities income (tax equivalent).....	421,000	564,000	697,000	893,000	735,000	-25.35	36.69
US Treasury and agency securities (excluding mortgage-backed securities)	9,000	6,000	7,000	35,000	35,000	50.00	80.00
Mortgage-backed securities	336,000	488,000	594,000	764,000	589,000	-31.15	69.70
All other securities	76,000	70,000	96,000	94,000	111,000	8.57	-27.62
Cash dividends declared.....	266,000	217,000	289,000	273,000	242,000	22.58	280.00
Common	237,000	217,000	289,000	273,000	242,000	9.22	492.50
Preferred	29,000	0	0	0	0		-3.33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.95	2.90	92	4.17	3.35	90	4.11	3.27	91	4.73	4	88	4.47	3.87	86
Less: Interest expense	1.11	0.24	97	1.91	0.54	97	1.79	0.48	97	2.36	0.98	95	2.12	0.79	96
Equals: Net interest income (tax equivalent)	2.84	2.65	62	2.26	2.80	18	2.32	2.77	20	2.37	3.01	22	2.35	3.08	19
Plus: Non-interest income	1.95	1.09	87	1.65	1.21	77	1.73	1.21	80	1.64	1.32	71	1.71	1.31	73
Equals: adjusted operating income (tax equivalent)	4.80	3.80	87	3.92	4.06	45	4.05	4.04	57	4.01	4.41	32	4.06	4.46	28
Less: Overhead expense	2.81	2.21	83	2.65	2.59	64	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43
Less: Provision for credit losses	0.03	-0.12	81	0.98	0.66	81	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.06	0.01	93	0.12	0.03	93	0.09	0.02	94	0.04	0.01	91	0.01	0	84
Plus: other tax equivalent adjustments	0	0	4	0	0	45	0	0	89	0	0	42	0.04	0	96
Equals: Pretax net operating income (tax equivalent)	2.19	1.76	78	0.41	0.91	14	0.78	1.04	27	1.10	1.56	14	0.98	1.57	9
Less: Applicable income taxes (tax equivalent)	0.41	0.41	61	0.12	0.21	26	0.18	0.23	34	0.14	0.36	4	0.25	0.33	20
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.78	1.34	84	0.29	0.70	16	0.60	0.81	27	0.96	1.19	20	0.74	1.24	9
Plus: Net extraordinary items	0	0	97	0	0	2	0	0	3	0	0	1	0	0	51
Equals: Net income	1.78	1.34	84	0.29	0.71	16	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9
Memo: Net income (last four quarters)	1.71	1.30	83	0.43	0.81	16	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9
Net income—BHC and noncontrolling (minority) interest	1.78	1.35	84	0.29	0.72	14	0.60	0.83	27	0.95	1.20	20	0.74	1.25	8
Margin Analysis															
Average earning assets / Average assets	96.53	93.09	87	97.03	92.11	93	97.06	92.32	94	96.65	91.05	94	96.30	91.48	91
Average interest-bearing funds / Average assets	87.51	61.98	99	89.72	64.67	99	89.34	64.06	99	89.22	65.57	98	89.40	65.56	99
Interest income (tax equivalent) / Average earning assets	4.09	3.12	90	4.30	3.64	86	4.23	3.55	87	4.90	4.41	80	4.64	4.24	75
Interest expense / Average earning assets	1.15	0.26	98	1.97	0.58	97	1.84	0.52	97	2.44	1.08	95	2.20	0.86	96
Net interest income (tax equivalent) / Average earning assets	2.94	2.85	53	2.33	3.05	16	2.39	3.01	19	2.45	3.33	19	2.44	3.38	17
Yield or Cost															
Total loans and leases (tax equivalent)	5.74	4.07	93	5.50	4.35	90	5.51	4.27	91	5.79	5.09	84	5.44	4.95	79
Interest-bearing bank balances	0.12	0.13	33	0.24	0.36	25	0.21	0.27	37	2.06	2.04	46	1.87	1.64	73
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets		0.45		0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	4.09	3.09	90	4.30	3.61	89	4.23	3.51	89	4.89	4.36	82	4.64	4.20	76
Investment securities (tax equivalent)	1.63	1.77	43	2.38	2.36	48	2.21	2.25	45	2.86	2.76	60	2.72	2.68	55
US Treasury and agency securities (excluding mortgage-backed securities)	0.62	1.23	18	0.98	1.85	15	0.86	1.75	14	1.65	2.32	13	1.80	2.05	34
Mortgage-backed securities	1.54	1.55	53	2.49	2.17	80	2.28	2.05	70	2.90	2.61	85	2.72	2.50	78
All other securities	2.80	2.85	50	3.15	3.28	52	3.12	3.24	51	3.56	4.06	40	3.55	4.20	41
Interest-bearing deposits	0.79	0.22	96	1.67	0.60	96	1.51	0.53	96	2.20	1.10	96	1.75	0.81	96
Time deposits of \$250K or more	1.09	0.70	85	1.70	1.53	67	1.67	1.42	74	1.98	1.96	46	1.43	1.44	46
Time deposits < \$250K	1.45	0.67	96	2.36	1.47	97	2.26	1.36	97	2.59	1.82	94	1.99	1.29	93
Other domestic deposits	0.48	0.16	97	1.16	0.41	96	0.99	0.36	96	1.93	0.93	94	1.59	0.67	94
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.18	7	0.74	0.71	65	0.74	0.62	72	2.54	1.86	80	2.05	1.51	73
Other borrowed funds and trading liabilities	4.57	1.29	97	3.53	1.54	94	3.59	1.50	96	3.50	2.38	92	3.09	2.28	86
All interest-bearing funds	1.27	0.38	96	2.13	0.82	96	2	0.74	96	2.65	1.49	89	2.37	1.19	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		2,641,000		2,248,000		3,146,000		2,945,000		2,933,000		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		6,000		5,000		8,000		10,000		8,000		
Trading revenue.....		0		0		0		0		3,000		
Investment banking fees and commissions.....		20,000		16,000		21,000		23,000		30,000		
Insurance activities revenue.....		152,000		822,000		1,111,000		1,096,000		1,030,000		
Venture capital revenue.....		26,000		90,000		126,000		36,000		24,000		
Net servicing fees		6,000		9,000		11,000		20,000		27,000		
Net securitization income		1,000		0		0		1,000		2,000		
Net gains (losses) on sales of loans, OREO, other assets.....		351,000		96,000		236,000		93,000		112,000		
Other non-interest income.....		2,079,000		1,210,000		1,633,000		1,666,000		1,697,000		
Total overhead expenses		3,806,000		3,595,000		4,913,000		4,482,000		4,380,000		
Personnel expense.....		1,232,000		1,037,000		1,378,000		1,224,000		1,157,000		
Net occupancy expense.....		78,000		70,000		94,000		94,000		81,000		
Goodwill impairment losses		0		50,000		50,000		0		0		
Amortization expenses and impairment loss (other intangible assets).....		14,000		14,000		18,000		13,000		11,000		
Other operating expenses.....		2,482,000		2,424,000		3,373,000		3,151,000		3,131,000		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		10,011		9,267		9,525		8,723		8,203		
Average personnel expense per employee.....		123.06		111.90		144.67		140.32		141.05		
Average assets per employee.....		18,008.56		19,551.06		19,065.93		20,601.23		20,946.39		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		0	2.14	11	0	2.09	10	0	2.02	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income		58.74	58.85	42	67.60	62.06	73	66.75	62.28	71	62.22	61.29
Percent of Average Assets												
Total overhead expense		2.81	2.21	83	2.65	2.59	64	2.71	2.57	68	2.49	2.69
Personnel expense.....		0.91	1.23	18	0.76	1.30	7	0.76	1.30	8	0.68	1.41
Net occupancy expense.....		0.06	0.24	3	0.05	0.26	1	0.05	0.26	1	0.05	0.28
Other operating expenses.....		1.85	0.72	96	1.83	0.95	87	1.89	0.94	88	1.76	0.97
Overhead less non-interest income		0.86	1.08	29	0.99	1.27	29	0.97	1.25	28	0.86	1.32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		58.70	58.34	46	67.56	61.60	73	66.72	61.82	74	62.19	60.64
Personnel expense.....		19	32.89	6	19.49	32.31	4	18.71	32.36	4	16.98	32.39
Net occupancy expense.....		1.20	6.26	1	1.32	6.55	1	1.28	6.58	1	1.30	6.52
Other operating expenses.....		38.49	18.68	96	46.76	22.16	91	46.73	22.28	91	43.90	21.20
Total non-interest income		40.73	28.20	80	42.25	28.52	80	42.72	28.83	80	40.86	29.23
Fiduciary activities income		0	2.27	12	0	2.06	12	0	2.09	12	0	1.97
Service charges on domestic deposit accounts		0.09	3.25	5	0.09	3.23	7	0.11	3.27	7	0.14	3.88
Trading revenue.....		0	0.68	25	0	1.37	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....		0.31	2.46	25	0.30	2.59	22	0.29	2.46	21	0.32	3.54
Insurance activities revenue.....		2.34	0.38	92	15.45	0.41	98	15.09	0.41	98	15.21	0.47
Venture capital revenue.....		0.40	0.03	91	1.69	0	98	1.71	0.01	98	0.50	0.02
Net servicing fees		0.09	0.56	37	0.17	-0.04	70	0.15	0.01	70	0.28	0.28
Net securitization income		0.02	0.01	88	0	0	46	0	0	45	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets		5.41	3.64	76	1.80	3.74	46	3.20	3.92	56	1.29	1.86
Other non-interest income.....		32.06	9.39	95	22.74	9.49	92	22.18	9.65	90	23.12	10.04
Overhead less non-interest income		17.97	29.67	16	25.31	31.97	27	24	31.93	27	21.33	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		18.55	21.49	18	28.34	18.64	95	23.10	18.63	79	12.48	20.56
Applicable income tax + TE / Pretax net operating income + TE		18.65	23.11	8	28.88	22.16	90	23.52	21.18	68	12.68	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	21,316,000	20,968,000	20,114,000	22,112,000	21,298,000	1.66	47.90
Commercial and industrial loans	20,736,000	29,675,000	30,815,000	40,412,000	45,616,000	-30.12	-50.32
Loans to individuals	70,131,000	65,993,000	65,876,000	64,409,000	62,631,000	6.27	19.98
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	2,744,000	1,833,000	2,135,000	1,456,000	695,000	49.70	569.27
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	114,927,000	118,469,000	118,940,000	128,389,000	130,240,000	-2.99	-0.08
Less: Allowance for loan and lease losses	3,148,000	3,379,000	3,283,000	1,263,000	1,242,000	-6.84	177.60
Net loans and leases	111,779,000	115,090,000	115,657,000	127,126,000	128,998,000	-2.88	-1.85
Debt securities that reprice or mature in over 1 year	33,823,000	30,999,000	30,843,000	31,589,000	26,605,000	9.11	103.57
Mutual funds and equity securities	1,060,000	659,000	1,096,000	690,000	802,000	60.85	56.80
Subtotal	146,662,000	146,748,000	147,596,000	159,405,000	156,405,000	-0.06	11.81
Interest-bearing bank balances	10,128,000	19,188,000	14,872,000	2,863,000	3,693,000	-47.22	506.10
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	585,000	245,000	240,000	263,000	1,066,000	138.78	-69.18
Trading assets	0	1,000	0	2,000	2,000	-100.00	
Total earning assets	157,375,000	166,182,000	162,708,000	162,533,000	161,166,000	-5.30	16.80
Non-interest-bearing cash and due from depository institutions	636,000	719,000	724,000	619,000	810,000	-11.54	-64.25
Premises, fixed assets, and leases	937,000	469,000	530,000	736,000	478,000	99.79	295.36
Other real estate owned	1,000	2,000	2,000	9,000	11,000	-50.00	-92.31
Investment in unconsolidated subsidiaries	403,000	364,000	322,000	361,000	265,000	10.71	94.69
Intangible and other assets	19,832,000	17,534,000	17,879,000	16,386,000	16,139,000	13.11	-2.88
Total assets	179,184,000	185,270,000	182,165,000	180,644,000	178,869,000	-3.28	13.84
Quarterly average assets	178,817,000	184,362,000	182,873,000	179,763,000	176,388,000	-3.01	14.58
Average loans and leases (YTD)	113,673,667	122,526,333	121,409,000	129,031,250	125,202,750	-7.23	1.19
Memoranda							
Loans held-for-sale	456,000	441,000	406,000	158,000	314,000	3.40	714.29
Loans not held-for-sale	114,471,000	118,028,000	118,534,000	128,231,000	129,926,000	-3.01	-0.42
Real estate loans secured by 1–4 family	16,558,000	16,229,000	15,218,000	17,353,000	16,729,000	2.03	52.59
Commercial real estate loans	4,758,000	4,739,000	4,896,000	4,759,000	4,569,000	0.40	33.61
Construction and land development	212,000	234,000	255,000	178,000	189,000	-9.40	-24.29
Multifamily	79,000	36,000	72,000	39,000	37,000	119.44	
Nonfarm nonresidential	4,467,000	4,469,000	4,569,000	4,542,000	4,343,000	-0.04	36.15
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	35,468,000	31,903,000	32,179,000	32,542,000	28,473,000	11.17	84.84
U.S. Treasury securities	1,879,000	806,000	802,000	2,047,000	1,856,000	133.13	78.27
US agency securities (excluding mortgage-backed securities)	0	1,000	1,000	2,000	2,000	-100.00	-100.00
Municipal securities	858,000	977,000	1,095,000	641,000	802,000	-12.18	12.45
Mortgage-backed securities	29,071,000	27,024,000	26,670,000	27,225,000	22,860,000	7.57	118.32
Asset-backed securities	547,000	395,000	425,000	389,000	765,000	38.48	-65.07
Other debt securities	2,053,000	2,041,000	2,090,000	1,548,000	1,386,000	0.59	13.36
Mutual funds and equity securities	1,060,000	659,000	1,096,000	690,000	802,000	60.85	56.80
Available-for-sale securities	33,258,000	29,989,000	29,830,000	30,284,000	25,309,000	10.90	79.39
U.S. Treasury securities	1,879,000	806,000	802,000	2,047,000	1,856,000	133.13	78.27
US agency securities (excluding mortgage-backed securities)	0	1,000	1,000	2,000	2,000	-100.00	-100.00
Municipal securities	858,000	977,000	1,095,000	641,000	802,000	-12.18	12.45
Mortgage-backed securities	27,921,000	25,775,000	25,417,000	25,678,000	20,541,000	8.33	120.42
Asset-backed securities	547,000	389,000	425,000	368,000	722,000	40.62	-65.07
Other debt securities	2,053,000	2,041,000	2,090,000	1,548,000	1,386,000	0.59	13.36
Mutual funds and equity securities	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	43,000	81,000	78,000	32,000	-55,000	-46.91	377.78
Available-for-sale securities appreciation (depreciation)	150,000	951,000	894,000	317,000	-578,000	-84.23	-9.64
Structured notes, fair value	0	0	0	0	0		
Pledged securities	258,000	121,000	145,000	2,785,000	10,403,000	113.22	-59.37

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	167,000	159,000	128,000	119,000	142,000	5.03	65.35
NOW, ATS and transaction accounts	3,953,000	2,862,000	3,378,000	2,291,000	1,950,000	38.12	180.95
Time deposits less brokered deposits < \$250K	28,251,000	33,174,000	32,026,000	33,063,000	26,948,000	-14.84	
MMDA and other savings accounts	94,082,000	76,301,000	80,320,000	60,195,000	54,100,000	23.30	116.58
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	126,453,000	112,496,000	115,852,000	95,668,000	83,140,000	12.41	140.93
Time deposits of \$250K or more	7,324,000	8,452,000	8,633,000	8,184,000	6,123,000	-13.35	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	685,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,581,000	7,968,000	5,653,000	12,199,000	14,932,000	-42.51	-78.04
Other borrowings w/remaining maturity over 1 year	9,139,000	17,156,000	14,875,000	23,751,000	34,960,000	-46.73	-75.82
Brokered deposits < \$250K	5,667,000	13,990,000	12,551,000	16,899,000	16,914,000	-59.49	
Noncore funding	26,711,000	47,566,000	41,712,000	61,033,000	73,614,000	-43.84	-67.58
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	1,226,000	3,612,000	3,614,000	3,608,000	3,603,000	-66.06	-68.97
Other liabilities	7,505,000	7,470,000	6,284,000	5,919,000	5,244,000	0.47	51.74
Total liabilities	161,895,000	171,144,000	167,462,000	166,228,000	165,601,000	-5.40	12.61
Equity Capital							
Perpetual preferred stock (including surplus)	2,324,000	0	0	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	21,639,000	21,512,000	21,539,000	21,433,000	21,340,000	0.59	2.34
Retained earnings	-2,136,000	-4,893,000	-4,278,000	-4,057,000	-5,489,000		
Accumulated other comprehensive income	51,000	695,000	631,000	123,000	-539,000	-92.66	64.52
Other equity capital components	-4,594,000	-3,193,000	-3,194,000	-3,088,000	-2,049,000		
Total holding company equity capital	17,289,000	14,126,000	14,703,000	14,416,000	13,268,000	22.39	26.85
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	17,289,000	14,126,000	14,703,000	14,416,000	13,268,000	22.39	26.85
Total liabilities and capital	179,184,000	185,270,000	182,165,000	180,644,000	178,869,000	-3.28	13.84
Memoranda							
Non-interest-bearing deposits	167,000	159,000	128,000	119,000	142,000	5.03	65.35
Interest-bearing deposits	139,277,000	134,779,000	136,908,000	120,632,000	106,035,000	3.34	84.60
Total deposits	139,444,000	134,938,000	137,036,000	120,751,000	106,177,000	3.34	84.57
Long-term debt that reprices within 1 year	129,000	107,000	84,000	785,000	7,651,000	20.56	-99.16
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	14,703,000	14,416,000	14,416,000	13,268,000	13,494,000		
Accounting restatements	0	-1,017,000	-1,017,000	-2,000	-119,000		
Net income	2,408,000	398,000	1,085,000	1,715,000	1,263,000		
Net sale of new perpetual preferred stock	2,324,000	0	0	0	0		
Net sale of new common stock	100,000	79,000	106,000	93,000	100,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,400,000	105,000	106,000	1,039,000	939,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	266,000	217,000	289,000	273,000	242,000		
Change in other comprehensive income	-580,000	572,000	508,000	654,000	-289,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	17,289,000	14,126,000	14,703,000	14,416,000	13,268,000		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	11.90	36.06	12	11.32	36.66	12	11.04	36.22	12	12.24	37.78	15	11.91	37.19	15
Commercial and industrial loans	11.57	11.11	60	16.02	14.40	58	16.92	13.52	66	22.37	12.02	88	25.50	12.85	90
Loans to individuals	39.14	3.60	96	35.62	3.57	96	36.16	3.40	96	35.66	4.20	96	35.02	4.31	96
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	1.53	4.26	26	0.99	4.66	16	1.17	4.63	20	0.81	5.01	10	0.39	5	4
Net loans and leases.....	62.38	58.81	61	62.12	63	39	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68
Debt securities over 1 year.....	18.88	18.32	57	16.73	14.80	61	16.93	15.55	57	17.49	14.60	64	14.87	14.63	53
Mutual funds and equity securities	0.59	0.05	98	0.36	0.06	95	0.60	0.05	98	0.38	0.06	96	0.45	0.06	95
Subtotal	81.85	78.17	61	79.21	79.07	36	81.02	78.16	52	88.24	79.65	82	87.44	79.97	77
Interest-bearing bank balances	5.65	9.37	32	10.36	6.40	80	8.16	7.51	56	1.58	3.06	40	2.06	3.04	48
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.33	1.51	21	0.13	1.85	10	0.13	1.68	12	0.15	1.91	9	0.60	1.96	31
Trading assets	0	0.58	19	0	1.04	35	0	1.01	17	0	1.19	31	0	1.33	33
Total earning assets.....	87.83	91.57	9	89.70	90.87	33	89.32	91.05	25	89.97	89.53	55	90.10	89.74	52
Non-interest cash and due from depository institutions.....	0.35	0.99	8	0.39	1.03	8	0.40	1.07	5	0.34	1.14	6	0.45	1.21	9
Other real estate owned.....	0	0.01	21	0	0.03	16	0	0.02	18	0	0.03	26	0.01	0.04	21
All other assets.....	11.82	7.39	92	9.91	8.03	74	10.28	7.82	83	9.68	9.27	57	9.44	8.98	55
Memoranda															
Short-term investments	5.98	12.31	21	10.49	10.21	64	8.30	11.17	44	1.73	7.63	17	2.66	7.80	38
U.S. Treasury securities.....	1.05	1.18	68	0.44	0.91	62	0.44	0.84	65	1.13	1.03	67	1.04	1.04	62
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	22	0	0.63	24	0	0.54	27	0	0.69	23
Municipal securities	0.48	1.70	41	0.53	1.60	41	0.60	1.69	44	0.35	1.34	36	0.45	1.62	35
Mortgage-backed securities	16.22	13.46	67	14.59	11.20	69	14.64	11.75	67	15.07	11.44	73	12.78	11.13	60
Asset-backed securities	0.31	0.47	66	0.21	0.31	69	0.23	0.32	69	0.22	0.28	69	0.43	0.33	75
Other debt securities	1.15	0.51	80	1.10	0.40	82	1.15	0.42	80	0.86	0.39	78	0.77	0.41	78
Loans held-for-sale.....	0.25	0.50	54	0.24	0.52	42	0.22	0.52	39	0.09	0.39	34	0.18	0.30	53
Loans held for investment	63.88	58.34	67	63.71	63.22	39	65.07	61.72	52	70.99	63.50	65	72.64	63.93	70
Real estate loans secured by 1–4 family	9.24	11.57	37	8.76	12.28	35	8.35	11.91	34	9.61	13.29	36	9.35	13.46	31
Revolving	0.15	1.44	17	0.18	1.72	19	0.17	1.66	19	0.22	2.07	19	0.31	2.27	18
Closed-end, secured by first liens	9.06	9.73	48	8.52	10.10	43	8.13	9.81	42	9.30	10.69	42	8.93	10.57	42
Closed-end, secured by junior liens	0.03	0.19	22	0.06	0.24	25	0.05	0.22	25	0.08	0.28	33	0.11	0.31	31
Commercial real estate loans	2.66	22.35	9	2.56	22.30	10	2.69	22.22	11	2.63	22.23	12	2.55	21.58	13
Construction and land development	0.12	3.40	5	0.13	3.47	8	0.14	3.40	7	0.10	3.44	9	0.11	3.51	9
Multifamily.....	0.04	3.32	3	0.02	3.10	6	0.04	3.12	6	0.02	3.01	7	0.02	2.72	7
Nonfarm nonresidential	2.49	14.65	11	2.41	14.72	14	2.51	14.72	13	2.51	14.69	15	2.43	14.44	15
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	18.55	60.51	6	17.70	56.15	8	16.91	57.15	7	17.22	57.46	7	16.35	56.49	8
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	14.41	20	31	13.70	19.51	29	12.79	19.43	27	13.52	20.75	28	12.84	21.10	24
Real estate loans secured by 1–4 family.....	0.23	2.47	16	0.28	2.66	19	0.26	2.64	18	0.31	3.15	19	0.43	3.50	17
Revolving	14.18	17.35	38	13.42	16.64	36	12.53	16.59	33	13.21	17.39	34	12.42	17.39	31
Closed-end.....	4.14	37.13	4	4	33.63	6	4.12	34.63	6	3.71	33.52	7	3.51	32.14	8
Construction and land development.....	0.18	5.69	5	0.20	5.18	8	0.21	5.26	9	0.14	5.09	9	0.15	5.20	8
1–4 family.....	0	1.19	4	0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	6
Other.....	0.18	4.46	6	0.20	4.09	9	0.21	4.19	9	0.14	4.02	10	0.15	4.05	9
Multifamily.....	0.07	5.41	3	0.03	4.78	6	0.06	4.96	6	0.03	4.69	7	0.03	4.10	7
Nonfarm nonresidential	3.89	24.45	7	3.77	22.19	7	3.84	22.93	6	3.54	22.15	7	3.33	21.40	10
Owner-occupied.....	3.12	8.31	20	3.05	7.46	22	3.11	7.68	22	2.93	7.72	23	2.93	8.03	24
Other.....	0.77	15.83	3	0.72	14.52	6	0.73	14.95	5	0.61	14.34	7	0.41	13.38	7
Real estate loans secured by farmland.....	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	18.04	19.45	53	25.05	22.98	62	25.91	22.17	66	31.48	19.53	84	35.02	20.32	85
Loans to individuals	61.02	6.58	96	55.70	6.23	96	55.39	6.13	96	50.17	7.13	96	48.09	7.36	95
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	2.39	8.42	25	1.55	9.11	18	1.80	9.09	20	1.13	9.85	11	0.53	9.66	4
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	106.99	383.43	9	111.32	387.92	12	103.77	381.27	10	126.11	391.26	13	124.75	379.80	13
Real estate loans secured by 1–4 family.....	83.11	124.74	34	86.16	130.23	32	78.51	125.03	31	98.97	138.18	37	97.99	137.84	35
Revolving	1.31	15.53	15	1.75	18.32	17	1.60	17.42	17	2.26	21.26	20	3.26	23.33	18
Closed-end.....	81.80	107.54	38	84.42	110.40	38	76.91	106.14	37	96.71	115.20	43	94.72	112.79	42
Commercial real estate loans	23.88	238.58	7	25.16	237.16	10	25.26	234.65	9	27.14	229.44	12	26.76	219.72	12
Construction and land development.....	1.06	36.07	4	1.24	36.48	8	1.32	35.62	7	1.02	34.95	8	1.11	35.36	8
1–4 family.....	0	7.44	3	0	6.64	5	0	6.34	5	0	6.61	6	0	7.04	5
Other.....	1.06	28.34	5	1.24	28.60	8	1.32	28.16	7	1.02	27.32	8	1.11	27.26	9
Multifamily.....	0.40	35.29	3	0.19	32.93	6	0.37	32.74	5	0.22	31.04	6	0.22	27.85	7
Nonfarm nonresidential	22.42	156.30	9	23.73	156.60	12	23.57	155.06	11	25.90	152.10	14	25.44	147.22	14
Owner-occupied.....	17.97	52.63	19	19.20	52.43	24	19.08	52.37	24	21.44	53.07	26	22.34	54.89	27
Other.....	4.45	100.99	3	4.53	101.87	6	4.49	100.54	5	4.46	97.41	6	3.10	91.80	6
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	104.08	116.17	50	157.55	150.16	53	158.97	139.91	59	230.48	122.02	87	267.18	128.82	94
Loans to individuals	352.01	36.56	96	350.37	36.83	97	339.85	37.47	97	367.34	43.51	97	366.84	42.67	96
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	13.77	47.63	25	9.73	49.92	16	11.01	49.54	19	8.30	52.44	12	4.07	51.79	4
Supplemental															
Non-owner occupied CRE loans / Gross loans	1.03	29.25	3	0.96	26.62	6	1.02	27.32	5	0.79	26.45	6	0.59	24.79	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.93	187.63	3	6.03	186.45	6	6.25	183.76	5	5.76	178.57	5	4.49	167.93	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	23.90	244.92	7	25.22	243.47	10	25.33	240.85	9	27.20	236.10	12	26.83	225.98	12

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			28,058,000	19,311,000	17,776,000
Commit: Secured commercial real estate loans	207,000	236,000	220,000	169,000	100,000
Commit: Unsecured real estate loans	0	8,000	9,000	8,000	12,000
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	187,000	205,000	217,000	183,000	139,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	249,000	305,000	391,000	81,000	11,000
Written options contracts (interest rate)	406,000	607,000	587,000	522,000	6,793,000
Purchased options contracts (interest rate)	0	0	0	14,516,000	6,742,000
Interest rate swaps	22,282,000	12,465,000	12,385,000	17,101,000	24,203,000
Futures and forward foreign exchange	468,000	316,000	323,000	269,000	317,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	1,000	1,000	2,000	0	0
Purchased options contracts (commodity and other)	0	1,000	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						15.40	22.01	27	10.69	23.52	11	9.94	24.05	7	
Standby letters of credit	0.10	0.66	7	0.11	0.72	10	0.12	0.71	10	0.10	0.84	9	0.08	0.92	9
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	13.06	47.31	43	7.39	51.49	20	7.51	48.62	20	17.99	68.47	44	21.28	65.81	55
Interest rate contracts	12.80	35.15	45	7.22	36.10	22	7.34	34.36	23	17.84	47.31	46	21.10	43.84	57
Interest rate futures and forward contracts	0.14	4.39	38	0.16	8.89	33	0.21	6.21	34	0.04	10.67	27	0.01	11.40	27
Written options contracts (interest rate)	0.23	1.69	35	0.33	2.33	33	0.32	2.18	32	0.29	2.47	41	3.80	2.16	85
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	8.04	2.65	85	3.77	2.32	81
Interest rate swaps	12.44	20.27	51	6.73	20.71	29	6.80	20.83	29	9.47	28.86	32	13.53	26.74	47
Foreign exchange contracts	0.26	6.12	68	0.17	5.79	64	0.18	6.01	63	0.15	10.12	57	0.18	10.92	54
Futures and forward foreign exchange contracts	0.26	3.76	70	0.17	3.70	66	0.18	3.47	66	0.15	5.23	60	0.18	5.22	57
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	69	0	1.80	66	0	1.86	65	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	78	0	0.54	71	0	0.52	72	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	71	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							23.11	42.82	22	14.97	45.53	7	14.20	44.93	6

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	23,406,000	13,695,000	13,688,000	32,489,000	38,066,000
Interest rate contracts	22,937,000	13,377,000	13,363,000	32,220,000	37,749,000
Foreign exchange contracts.....	468,000	316,000	323,000	269,000	317,000
Equity, commodity, and other contracts	1,000	2,000	2,000	0	0
Derivatives Position					
Futures and forwards	717,000	621,000	714,000	350,000	328,000
Written options	407,000	608,000	589,000	522,000	6,793,000
Exchange-traded.....	1,000	1,000	2,000	0	0
Over-the-counter.....	406,000	607,000	587,000	522,000	6,793,000
Purchased options	0	1,000	0	14,516,000	6,742,000
Exchange-traded.....	0	1,000	0	0	0
Over-the-counter.....	0	0	0	14,516,000	6,742,000
Swaps	22,282,000	12,465,000	12,385,000	17,101,000	24,203,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	23,406,000	13,695,000	13,688,000	32,489,000	38,066,000
Interest rate contracts	22,937,000	13,377,000	13,363,000	32,220,000	37,749,000
Foreign exchange contracts.....	468,000	316,000	323,000	269,000	317,000
Equity, commodity, and other contracts	1,000	2,000	2,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	22,999,000	13,087,000	13,099,000	31,967,000	31,272,000
One year or less	8,017,000	1,222,000	5,834,000	1,201,000	8,114,000
Over 1 year to 5 years	11,085,000	10,125,000	4,805,000	28,316,000	22,207,000
Over 5 years	3,897,000	1,740,000	2,460,000	2,450,000	951,000
Gross negative fair value (absolute value)	6,000	4,000	5,000	5,000	37,000
Gross positive fair value.....	9,000	23,000	17,000	64,000	41,000
Held for trading.....	0	0	0	0	0
Non-traded.....	9,000	23,000	17,000	64,000	41,000
Current credit exposure on risk-based capital derivative contracts	4,000	6,000	2,000	62,000	40,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	98	94.10	35	97.68	94.62	36	97.63	94.10	37	99.17	93.44	45	99.17	92.91	52
Percent of Notional Amount															
Interest rate contracts	2	3.22	70	2.31	3.07	70	2.36	3.49	67	0.83	3.20	61	0.83	3.39	56
Foreign exchange contracts	0	1.21	70	0.01	1.18	66	0.01	1.17	67	0	1.64	31	0	1.93	30
Equity, commodity, and other contracts	3.06	12.59	41	4.53	14.59	41	5.22	14.05	43	1.08	13.49	21	0.86	12.78	21
Futures and forwards	1.74	7.18	35	4.44	8.60	47	4.30	8.18	46	1.61	5.91	37	17.85	6.60	86
Written options	0	0.11	86	0.01	0.15	83	0.01	0.14	82	0	0.15	42	0	0.23	39
Exchange-traded	1.73	6.91	35	4.43	8.13	50	4.29	7.73	49	1.61	5.10	39	17.85	5.49	89
Over-the-counter	0	3.41	19	0.01	3.51	38	0	3.42	19	44.68	4.42	98	17.71	4.19	93
Purchased options	0	0.12	41	0.01	0.14	80	0	0.15	40	0	0.28	39	0	0.32	37
Exchange-traded	0	3.01	20	0	2.98	20	0	2.86	21	44.68	3.35	98	17.71	3.20	94
Over-the-counter	95.20	71.71	74	91.02	67.37	70	90.48	68.76	68	52.64	69.75	25	63.58	70.34	32
Swaps	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Held for trading	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Interest rate contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	98	56.22	65	97.68	54.32	69	97.63	53.82	69	99.17	52.22	71	99.17	50.60	72
Foreign exchange contracts	2	0.36	90	2.31	0.39	89	2.36	0.46	88	0.83	0.34	83	0.83	0.57	82
Equity, commodity, and other contracts	0	0.11	80	0.01	0.10	81	0.01	0.10	80	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.26	91.91	54	95.56	90.28	52	95.70	91.48	49	98.39	93.86	56	82.15	94.47	18
One year or less	34.25	27.90	65	8.92	31.66	33	42.62	32.05	70	3.70	32.17	16	21.32	32.51	52
Over 1 year to 5 years	47.36	29.78	77	73.93	27.15	96	35.10	27.06	63	87.16	30.45	95	58.34	31.16	91
Over 5 years	16.65	29.19	38	12.71	28.15	33	17.97	29.56	40	7.54	28.09	25	2.50	28.71	17
Gross negative fair value (absolute value)	0.03	1.18	6	0.03	1.65	5	0.04	1.55	3	0.02	0.83	4	0.10	0.72	6
Gross positive fair value	0.04	1.59	4	0.17	2.48	5	0.12	2.23	3	0.20	1.19	5	0.11	0.85	3
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	9	0	0.07	6	0	0.07	6	0	0.06	9	0	0.06	22
Gross positive fair value (X)	0	0.06	7	0	0.10	7	0	0.09	5	0	0.07	20	0	0.06	16
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	19	0	0.02	21	0	0.02	20	0	0.01	56	0	0.01	45
Current credit exposure (X)	0	0.05	15	0	0.07	14	0	0.06	13	0	0.05	25	0	0.04	26
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	13	0	0.91	14	0	0.85	13	0.04	0.73	24	0.03	0.53	24

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,283,000	1,263,000	1,263,000	1,242,000	1,276,000
Gross losses	723,000	954,000	1,326,000	1,492,000	1,440,000
Write-downs, transfers to loans held-for-sale	0	0	0	2,000	7,000
Recoveries	557,000	388,000	562,000	514,000	488,000
Net losses	166,000	566,000	764,000	978,000	952,000
Provision for loan and lease losses	31,000	1,337,000	1,439,000	998,000	918,000
Adjustments	0	1,345,000	1,345,000	1,000	0
Ending balance	3,148,000	3,379,000	3,283,000	1,263,000	1,242,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.02	-0.12	81	0.98	0.66	81	0.79	0.51	83	0.56	0.15	92	0.53	0.14
Provision for loan and lease losses / Average loans and leases	0.04	-0.21	81	1.45	1.06	78	1.19	0.82	80	0.77	0.24	91	0.73	0.24
Provision for loan and lease losses / Net loan and lease losses	18.67	-65.12	69	236.22	587.54	22	188.35	487.86	15	102.04	130.58	32	96.43	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	2.75	1.32	94	2.86	1.58	90	2.77	1.58	90	0.98	0.83	69	0.96	0.90
Allowance for loan and lease losses / Total loans and leases	2.74	1.30	94	2.85	1.55	90	2.76	1.55	90	0.98	0.81	71	0.95	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	14.22	17.40	60	4.48	11.29	29	4.30	11.58	25	1.29	8.03	5	1.30	7.54
Allowance for loan and lease losses / Nonaccrual assets	244.98	330.05	44	226.32	301.93	46	215.70	299.17	44	121.91	218.72	34	113.74	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	244.98	271.93	53	226.32	249.38	54	215.70	244.34	50	121.91	151.73	50	113.74	160.51
Gross loan and lease losses / Average loans and leases	0.85	0.20	93	1.04	0.35	91	1.09	0.34	92	1.16	0.28	92	1.15	0.30
Recoveries / Average loans and leases	0.65	0.08	96	0.42	0.07	94	0.46	0.07	95	0.40	0.08	94	0.39	0.09
Net losses / Average loans and leases	0.19	0.12	72	0.62	0.28	85	0.63	0.27	87	0.76	0.21	91	0.76	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	82	0.01	0
Recoveries / Prior year-end losses	42.01	25.09	82	26.01	24.77	61	37.67	33.98	65	35.69	36.22	59	35.06	41.30
Earnings coverage of net loan and lease losses (X)	17.99	26.30	52	3.35	20.97	18	3.73	22.91	16	3.03	24.40	13	2.67	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	0.02	18	-0.03	0.04	9	-0.01	0.04	11	-0.03	0.01	10	0.05	0.02
Real estate loans secured by 1–4 family	-0.03	-0.01	26	-0.04	0.01	12	-0.02	0.01	23	-0.03	0.01	13	0.06	0.01
Revolving	-1.03	-0.07	4	0	0.01	47	0	0.01	54	0	0.02	43	1.44	0.03
Closed-end	-0.02	-0.01	35	-0.04	0.01	13	-0.02	0	20	-0.04	0	9	0.01	0.01
Commercial real estate loans	0	0.04	33	0	0.06	24	0.02	0.07	42	0	0.01	38	0	0.01
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential	0	0.05	34	0	0.08	17	0.02	0.11	35	0	0.02	38	0	0.02
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01
Other	0	0.04	37	0	0.05	30	0.02	0.08	45	0	0.01	40	0	0.01
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01			0
Commercial and industrial loans	0.14	0.19	49	0.31	0.46	48	0.28	0.47	43	0.22	0.37	41	0.10	0.31
Loans to individuals	0.27	0.72	30	1.01	1.25	59	1.02	1.13	60	1.39	1.17	65	1.43	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans		0.02			0.11			0.19			0.08			0.15
Loans to foreign governments and institutions		0			0			0			0			0
Other loans and leases	0.34	0.09	87	0.22	0.14	75	0.23	0.15	72	0.14	0.15	62	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	1,591,000	1,840,000		1,914,000		2,709,000		2,598,000							
90+ days past due loans and leases	0	0		0		0		0							
Nonaccrual loans and leases	1,285,000	1,493,000		1,522,000		1,036,000		1,092,000							
Total past due and nonaccrual loans and leases	2,876,000	3,333,000		3,436,000		3,745,000		3,690,000							
Restructured 30–89 days past due	5,000	3,000		2,000		5,000		8,000							
Restructured 90+ days past due	0	0		0		0		0							
Restructured nonaccrual	811,000	873,000		870,000		366,000		343,000							
Total restructured loans and leases	816,000	876,000		872,000		371,000		351,000							
30–89 days past due loans held for sale	0	0		0		0		0							
90+ days past due loans held for sale	0	0		0		0		0							
Nonaccrual loans held for sale	0	0		0		0		0							
Total past due and nonaccrual loans held for sale	0	0		0		0		0							
Restructured loans and leases in compliance	1,609,000	868,000		1,281,000		496,000		461,000							
Other real estate owned	1,000	2,000		2,000		9,000		11,000							
Other Assets															
30–89 days past due	65,000	91,000		83,000		103,000		110,000							
90+ days past due	9,000	23,000		22,000		15,000		15,000							
Nonaccrual	0	0		0		0		0							
Total other assets past due and nonaccrual	74,000	114,000		105,000		118,000		125,000							
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	1.38	0.29	95	1.55	0.37	94	1.61	0.39	96	2.11	0.43	96	1.99	0.44	95
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	1.12	0.54	88	1.26	0.66	87	1.28	0.66	88	0.81	0.51	80	0.84	0.54	83
90+ days past due and nonaccrual loans and leases	1.12	0.68	84	1.26	0.84	79	1.28	0.85	81	0.81	0.71	60	0.84	0.75	65
30–89 days past due restructured	0	0.01	63	0	0.01	51	0	0.01	44	0	0.01	47	0.01	0.02	50
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.71	0.12	98	0.74	0.14	96	0.73	0.13	98	0.29	0.14	82	0.26	0.16	77
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.44	0.29	96	1.63	0.37	95	1.68	0.40	96	2.19	0.43	96	2.08	0.44	95
90+ days past due assets	0.01	0.09	34	0.02	0.13	41	0.02	0.12	41	0.01	0.15	24	0.01	0.18	26
Nonaccrual assets	1.12	0.55	87	1.26	0.67	85	1.28	0.67	87	0.81	0.53	80	0.84	0.57	81
30+ days past due and nonaccrual assets	2.57	1	93	2.91	1.25	91	2.97	1.29	89	3.01	1.19	90	2.93	1.26	92
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.72	0.40	85	0.82	0.52	83	0.85	0.52	84	0.58	0.44	69	0.62	0.48	73
90+ days past due and nonaccrual assets + other real estate owned	0.72	0.42	85	0.82	0.55	80	0.85	0.55	84	0.59	0.48	65	0.63	0.52	68
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	1.62	0.48	93	1.28	0.61	91	1.54	0.60	93	0.86	0.53	82	0.88	0.60	78
Allowance for loan and lease losses	92.12	67.85	78	70.02	66.38	62	85.50	66.66	75	122.41	115.41	64	126.57	118.28	61
Equity capital + allowance for loan and lease losses	14.19	4.12	94	13.52	5.10	93	15.61	4.97	95	9.86	4.28	93	10.83	4.79	93
Tier 1 capital + allowance for loan and lease losses	13.76	4.89	93	11.80	6.26	89	13.64	6.05	92	8.82	5.65	80	9.21	6.16	78
Loans and leases + other real estate owned	2.52	0.82	93	2	0.98	90	2.36	0.97	93	1.20	0.85	78	1.21	0.96	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.71	0.25	90	0.84	0.35	86	0.35	0.39	55	0.40	0.38	63	0.46	0.42	60
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.34	0.60	31	0.41	0.70	32	0.53	0.76	39	0.28	0.46	34	0.39	0.57	40
Commercial and industrial	30–89 days past due		0.27	0.24	66	0.28	0.24	68	0.28	0.23	70	0.22	0.31	45	0.17	0.30	35
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		1.13	0.65	78	0.67	0.80	45	0.72	0.75	54	0.60	0.83	44	0.81	0.76	60
Individuals	30–89 days past due		1.96	0.60	93	2.37	0.74	93	2.66	0.83	96	3.92	0.83	98	3.86	0.84	98
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		1.38	0.17	94	1.83	0.24	93	1.80	0.28	92	1.13	0.17	96	1.02	0.23	92
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.11			0.15			0.17			0.24			0.17	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.18	0.11	72	0.98	0.14	94	0.33	0.18	76	0.41	0.20	79	0.72	0.17	88
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.26	0.13	76	0.11	0.19	58	0.52	0.15	85	0.14	0.13	68	0.14	0.14	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.92	0.36	87	1.08	0.51	85	0.46	0.65	45	0.51	0.67	48	0.58	0.71	51
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.42	0.76	35	0.49	0.91	28	0.67	0.89	48	0.33	0.73	23	0.47	0.86	31
Revolving	30–89 days past due	1.54	0.33	96	0.61	0.40	72	0.65	0.48	68	2.27	0.45	98	1.26	0.50	90
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.92	1.05	82	2.13	1.28	82	2.26	1.13	83	2.27	1	83	3.05	1.17	83
Closed-end	30–89 days past due	0.91	0.36	86	1.09	0.52	86	0.46	0.65	42	0.47	0.70	40	0.56	0.75	46
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.40	0.71	32	0.45	0.89	30	0.64	0.87	47	0.28	0.70	20	0.38	0.84	29
Junior lien	30–89 days past due	0	0.01	13	0.01	0.02	35	0	0.02	10	0.01	0.02	28	0.01	0.03	40
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	29	0.01	0.05	30	0.01	0.04	32	0.01	0.04	33	0.02	0.06	40
Commercial real estate	30–89 days past due	0	0.16	4	0	0.21	5	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.06	0.48	12	0.13	0.53	15	0.10	0.62	11	0.08	0.23	26	0.09	0.28	25
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.12	5	0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.07	0.58	11	0.13	0.68	11	0.11	0.80	9	0.09	0.28	20	0.09	0.30	23
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.07	0.20	27	0.13	0.26	30	0.11	0.27	26	0.09	0.16	38	0.09	0.17	35
Other	30–89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.31	5	0	0.36	6	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due		0.13			0.24			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	17,050,000	18,324,000	18,350,000	18,350,000	19,296,000										
Retained earnings	-981,000	-3,681,000	-3,090,000	-4,057,000	-5,489,000										
Accumulated other comprehensive income (AOCI)	51,000	695,000	631,000	123,000	-539,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	16,120,000	15,338,000	15,891,000	14,416,000	13,268,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	418,000	404,000	402,000	475,000	428,000										
Accumulated other comprehensive income-related adjustments	32,000	676,000	611,000	104,000	-557,000										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	15,670,000	14,258,000	14,878,000	13,837,000	13,397,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	15,670,000	14,258,000	14,878,000	13,837,000	13,397,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,324,000	2,498,000	2,499,000	2,496,000	2,493,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,324,000	2,498,000	2,499,000	2,496,000	2,493,000										
Less: Additional tier 1 capital deductions	64,000	88,000	88,000	62,000	59,000										
Additional tier 1 capital	2,260,000	2,410,000	2,411,000	2,434,000	2,434,000										
Tier 1 Capital	17,930,000	16,668,000	17,289,000	16,271,000	15,831,000										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	830,000	1,035,000	829,000	1,033,000	1,031,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	1,679,000	1,722,000	1,748,000	1,264,000	1,243,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,509,000	2,757,000	2,577,000	2,297,000	2,274,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	64,000	88,000	88,000	62,000	59,000										
Tier 2 capital	2,445,000	2,669,000	2,489,000	2,235,000	2,215,000										
Exited advanced approach tier 2 capital															
Total capital	20,375,000	19,337,000	19,778,000	18,506,000	18,046,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	179,972,000	185,574,000	184,061,000	179,763,000	176,388,000										
Less: Deductions from common equity tier 1 capital	418,000	404,000	402,000	475,000	428,000										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	179,554,000	185,170,000	183,659,000	179,288,000	175,960,000										
Total risk-weighted assets	139,956,960	137,593,900	139,786,840	145,071,620	146,561,080										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.20	12.59	29	10.36	12.26	24	10.64	12.35	28	9.54	12.11	11	9.14	12.09	4
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.81	13.31	50	12.11	12.97	40	12.37	13.08	44	11.22	12.78	27	10.80	12.85	16
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.56	15.21	44	14.05	15.12	32	14.15	15.23	34	12.76	14.36	23	12.31	14.45	13
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.99	9.07	77	9	9.05	51	9.41	9.13	61	9.08	9.76	35	9	9.71	26
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	109,000	90,000	94,000	97,000	86,000
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	109,000	90,000	94,000	97,000	86,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	550,000	585,000	539,000	513,000	474,000
Interest-bearing bank balances	95,000	45,000	81,000	46,000	14,000
Total selected foreign assets	754,000	720,000	714,000	656,000	574,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	21.11	-0.16	77	9.76	-0.58	73	-3.09	-2.40	55	12.79	22.48	71	86.96	7.24	92
Total selected assets.....	4.72	3.36	58	9.59	2.65	68	8.84	2.04	66	14.29	12.40	73	-2.38	3.24	40
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	121,000	0	417,000	1,235,000	-100.00	-100.00
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	121,000	0	417,000	1,235,000	-100.00	-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	7,000	0	23,000	45,000	-100.00	
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	7,000	0	23,000	45,000		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0.07	0	0.23	0.69		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0.07	0	0.23	0.69		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans			13.41			13.16		12.30
Home equity lines			0.28			0.31		0.42
Credit card receivables.....			0			0		0
Auto loans and other consumer loans.....			55.75			50.33		48.58
Commercial and industrial loans			25.02			31.37		34.70
All other loans and leases.....			5.54			4.83		4

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....		5.79			5.52		3.64
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....		5.79			5.52		3.64
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....		0			0		0
Seller's interest carried as securities and loans		0			0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0.04		0	0.14		0.28
Total retained credit exposure and asset sale credit exposure	0	0.04		0	0.14		0.28
Dollar Amount in Thousands		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
							1-Year 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	3,000	0	13,000	30,000	-100.00	-100.00
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	3,000	0	13,000	30,000	-100.00	-100.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	1,000	0	4,000	7,000	-100.00	-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	1,000	0	4,000	7,000	-100.00	-100.00
Total past due securitized assets.....	0	4,000	0	17,000	37,000	-100.00	-100.00
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	1,000	0	5,000	9,000	-100.00	-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	1,000	0	5,000	9,000	-100.00	-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		2.48		3.12	2.43
Commercial and industrial loans					
All other loans and leases		2.48		3.12	2.43
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans		0.83		0.96	0.57
Commercial and industrial loans					
All other loans and leases		0.83		0.96	0.57
Total 90+ days past due securitized assets		3.31		4.08	3
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		1.10		1.20	0.73
Commercial and industrial loans					
All other loans and leases		1.10		1.20	0.73
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		1.09		0.47	0.56
Home equity lines		0.61		2.27	1.26
Credit card receivables					
Commercial and industrial loans		0.28		0.22	0.17
All other loans and leases		2.05		3.42	3.35
Total managed loans past due 30–89 days		1.55		2.11	2
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0		0	0
Home equity lines		0		0	0
Credit card receivables					
Commercial and industrial loans		0		0	0
All other loans and leases		-0.03		-0.02	-0.02
Total managed loans past due 90+ days		0		0	0.01
Total Past Due Managed Assets		1.55		2.12	2
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		-0.04		-0.04	0.01
Home equity lines		0		0	1.44
Credit card receivables					
Commercial and industrial loans		0.31		0.22	0.10
All other loans and leases		0.92		1.26	1.29
Net Losses on Managed Assets Percent of Total Managed Assets		0.64		0.76	0.73

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		85,000	102,000	133,000	155,000	168,000	-16.67	-84.77
Dividends		0	0	0	0	0		
Interest		3,000	8,000	10,000	14,000	8,000	-62.50	200.00
Management and service fees		0	0	0	0	0		
Other income		82,000	94,000	123,000	141,000	160,000	-12.77	-85.28
Income from nonbank subsidiaries		34,000	79,000	89,000	503,000	569,000	-56.96	-96.72
Dividends		25,000	60,000	66,000	436,000	443,000	-58.33	-96.88
Interest		4,000	4,000	5,000	11,000	12,000	0.00	-42.86
Management and service fees		0	0	0	0	0		
Other income		5,000	15,000	18,000	56,000	114,000	-66.67	-97.83
Income from subsidiary holding companies		2,300,000	400,000	1,150,000	1,950,000	2,600,000	475.00	
Dividends		2,300,000	400,000	1,150,000	1,950,000	2,600,000	475.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		2,419,000	581,000	1,372,000	2,608,000	3,337,000	316.35	51.66
Securities gains (losses)		0	0	0	0	0		
Other operating income		-42,000	-82,000	-119,000	-67,000	181,000		
Total operating income		2,377,000	499,000	1,253,000	2,541,000	3,518,000	376.35	38.12
Operating Expenses								
Personnel expenses		59,000	19,000	25,000	36,000	84,000	210.53	-86.28
Interest expense		431,000	478,000	628,000	700,000	850,000	-9.83	-44.67
Other expenses		765,000	596,000	863,000	818,000	907,000	28.36	-31.39
Provision for loan and lease losses		-91,000	-56,000	-68,000	36,000	176,000		
Total operating expenses		1,164,000	1,037,000	1,448,000	1,590,000	2,017,000	12.25	-55.56
Income (loss) before taxes		1,313,000	-538,000	-91,000	951,000	1,501,000		
Applicable income taxes (credit)		-342,000	-220,000	-301,000	-567,000	-300,000		
Extraordinary items								
Income before undistributed income of subsidiaries		1,656,000	-318,000	209,000	1,513,000	1,799,000		
Equity in undistributed income of subsidiaries		752,000	716,000	876,000	202,000	-536,000	5.03	-51.79
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		210,000	-26,000	134,000	-8,000	78,000		-61.68
Subsidiary holding companies		542,000	742,000	742,000	210,000	-614,000	-26.95	-46.44
Net income (loss)		2,408,000	398,000	1,085,000	1,715,000	1,263,000	505.03	194.02
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		235,000	34,000	200,000	428,000	521,000	591.18	-82.57
Subsidiary holding companies' net income		2,842,000	1,142,000	1,892,000	2,160,000	1,986,000	148.86	180.83

